

**Information to identify the case:**

Debtor 1	<u>Clifford Mister</u>	Social Security number or ITIN	xxx-xx-8268
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Betty Mister</u>	Social Security number or ITIN	xxx-xx-0085
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-10729-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Clifford Mister

Betty Mister

5/15/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Clifford Mister  
Betty Mister  
Debtors

Case No. 19-10729-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 15, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Clifford Mister, Betty Mister, 234 Ardmore Avenue, Toms River, NJ 08757-5314
517965323	Deborah Speciality Physicians, MD, Attn: 15823X, PO Box 14000, Belfast, ME 04915-4033
517965324	Gem Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
517965326	+ Toms River Medical Group, 81-1 Route 37 West, Toms River, NJ 08755-6406
519863329	+ UMB Bank, National Association, not in its indivi, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519863330	+ UMB Bank, National Association, not in its indivi, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, UMB Bank, National Association, not in i Serviced by Select Portfolio Servicing,

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 15 2024 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 15 2024 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 15 2024 20:49:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS CRANE, LLC, 10700 Abbotts Bridge Road, Suite 170, DULUTH, GA 30097-8461
517965319	Email/Text: billing@assa-nj.com	May 15 2024 20:51:00	Atlantic Shore Surgical Associates, 478 Brick Blvd, Brick, NJ 08723-6077
517965320	+ EDI: LCIBAYLN	May 16 2024 00:36:00	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Miami, FL 33146-1873
518070443	+ EDI: LCIBAYLN	May 16 2024 00:36:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517965321	Email/Text: BKBCNMAIL@carringtonms.com	May 15 2024 20:49:00	Carrington Mortgage Servicing, 1600 S Douglass Road Ste 2, Anaheim, CA 92806
518124577	Email/Text: BKBCNMAIL@carringtonms.com	May 15 2024 20:49:00	Wilmington Savings Fund Society, FSB., as Trustee of Stanwich Mortgage Loan, C/O Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
518044969	+ EDI: AIS.COM	May 16 2024 00:36:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518997707	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 20:50:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997706	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 20:50:00	Community Loan Servicing, LLC, 4425 Ponce De

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Leon Blvd., 5th Floor, Coral Gable, FL  
33146-1839

517965322	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2024 20:48:27	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518062103	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2024 20:59:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519676093	Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 20:50:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741
519676094	Email/Text: nsm_bk_notices@mrcooper.com	May 15 2024 20:50:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept.
517998360	+ Email/Text: enotifications@santanderconsumerusa.com	May 15 2024 20:50:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517965325	Email/Text: enotifications@santanderconsumerusa.com	May 15 2024 20:50:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
518572090	+ EDI: BASSASSOC.COM	May 16 2024 00:36:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as legal title trustee for PRL Title Trust II ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY

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dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Community Loan Servicing LLC. f/k/a Bayview Loan servicing, LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth K. Holdren

on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust C  
eholdren@hillwallack.com,  
jhanley@hillwallack.com;hwbnkj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com

James J. Cerbone

on behalf of Joint Debtor Betty Mister carbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

James J. Cerbone

on behalf of Debtor Clifford Mister carbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

Kevin Gordon McDonald

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11